

Information to identify the case:

Debtor 1

Aaron Hughes

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9075

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-17888-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aaron Hughes

10/20/22**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Aaron Hughes
Debtor

Case No. 17-17888-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 20, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Aaron Hughes, 15 Beverly Lane, Louisburg, NC 27549-6618
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516774230	+ Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
517065611	+ POB 41067, Norfolk VA 23541-1067

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516774224	^ MEBN	Oct 20 2022 20:30:24	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516774225	+ Email/Text: cms-bk@cms-collect.com	Oct 20 2022 20:31:00	Capital Management Services, LP, 698 1/2 south ogden st, Buffalo, NY 14206-2317
516774226	+ EDI: CAPITALONE.COM	Oct 21 2022 00:28:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516785642	+ EDI: AISACG.COM	Oct 21 2022 00:28:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516774227	+ EDI: CAPONEAUTO.COM	Oct 21 2022 00:28:00	Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
516774228	+ EDI: CITICORP.COM	Oct 21 2022 00:28:00	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516774229	+ EDI: CITICORP.COM	Oct 21 2022 00:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516923896	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 20 2022 20:43:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517029590	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 20:32:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516774231	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 20 2022 20:44:17	Merrick Bank/Geico Card, Po Box 23356, Pittsburg, PA 15222-6356
517047139	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517047166	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o

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517047170	EDI: PRA.COM		Goodyear, POB 41067, Norfolk VA 23541
		Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516774232	+ EDI: RMSC.COM		
		Oct 21 2022 00:28:00	SYNCB/Texaco, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516777379	+ EDI: RMSC.COM		
		Oct 21 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516774233	+ EDI: RMSC.COM		
		Oct 21 2022 00:28:00	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064
516774235	EDI: WFFC.COM		
		Oct 21 2022 00:28:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
516832245	+ EDI: WFFC2		
		Oct 21 2022 00:28:00	WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
516774234	+ EDI: WFFC2		
		Oct 21 2022 00:28:00	Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
516996396	EDI: WFFC2		
		Oct 21 2022 00:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midland Credit Management, Inc.
517065610		Portfolio Recovery Associates, LLC, c/o Shell Consumer

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

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Aleisha Candace Jennings	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Craig Scott Keiser	on behalf of Creditor WELLS FARGO BANK N.A. craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor U.S. Bank National Association kbuttery@moodklaw.com
Kevin M. Buttery	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION kbuttery@moodklaw.com
Lee Martin Perlman	on behalf of Debtor Aaron Hughes ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Sherbia J. Hughes ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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